

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID WADSWORTH
KAREN L WADSWORTH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-24220

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code, *
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2023

***Pheple Federal Credit Union
Claim #9 is excepted from
discharge per the stipulated
order at Doc. Nos. 147 and 170**

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/23/2017 and confirmed on 4/16/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		156,911.18
Less Refunds to Debtor	1,864.81	
TOTAL AMOUNT OF PLAN FUND		155,046.37

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	7,014.74	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,014.74

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2076	0.00	72,278.39	0.00	72,278.39
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2076	17,853.76	17,853.76	0.00	17,853.76
	INTERNAL REVENUE SERVICE* Acct: 6988	0.00	0.00	0.00	0.00
	WESBANCO BANK INC(*) Acct: 7653	0.00	0.00	0.00	0.00
	VW CREDIT INC Acct: 2499	9,200.00	9,200.00	1,414.66	10,614.66
	PHEPLE FEDERAL CREDIT UNION Acct: 0021	8,000.00	8,000.00	1,317.28	9,317.28
	PHEPLE FEDERAL CREDIT UNION Acct: 0021	0.00	0.00	0.00	0.00
					110,064.09

Priority					
	COREY J SACCA ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID WADSWORTH Acct:	0.00	0.00	0.00	0.00
	DAVID WADSWORTH Acct:	1,864.81	1,864.81	0.00	0.00
	BONONI & COMPANY Acct:	4,000.00	4,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6988	28,350.85	28,350.85	0.00	28,350.85
	PA DEPARTMENT OF REVENUE* Acct: 6787	1,242.84	1,242.84	0.00	1,242.84
					29,593.69

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 0131	1,044.64	138.90	0.00	138.90
	BUCKLE++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3250				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 5823				
	MIDLAND FUNDING LLC	2,009.03	267.12	0.00	267.12
	Acct: 8894				
	PORTFOLIO RECOVERY ASSOCIATES, LL	369.86	49.18	0.00	49.18
	Acct: 2568				
	WESBANCO BANK INC(*)	6,574.51	874.16	0.00	874.16
	Acct: 4117				
	WELLS FARGO BANK NA D/B/A WELLS FA	7,244.87	963.29	0.00	963.29
	Acct: 5777				
	PHEPLE FEDERAL CREDIT UNION F/K/A V	0.00	0.00	0.00	0.00
	Acct: 1003				
	PA DEPARTMENT OF REVENUE*	967.49	128.64	0.00	128.64
	Acct: 6787				
	PORTFOLIO RECOVERY ASSOCIATES, LL	828.52	110.16	0.00	110.16
	Acct: 6409				
	PEOPLES NATURAL GAS CO LLC*	342.87	45.59	0.00	45.59
	Acct: 2482				
	INTERNAL REVENUE SERVICE*	5,386.63	716.22	0.00	716.22
	Acct: 6988				
	VERIZON BY AMERICAN INFOSOURCE LP	1,180.74	156.99	0.00	156.99
	Acct: 0001				
	QUANTUM3 GRP LLC AGNT - GALAXY INT	678.31	90.18	0.00	90.18
	Acct: 7155				
	AMERICAN INFOSOURCE LP AGENT FOR	0.00	0.00	0.00	0.00
	Acct:				
	VW CREDIT INC	6,268.08	833.42	0.00	833.42
	Acct: 2499				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6409				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	RANDALL S MILLER & ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
					4,373.85

TOTAL PAID TO CREDITORS

144,031.63

TOTAL CLAIMED

PRIORITY 29,593.69

SECURED 35,053.76

UNSECURED 32,895.55

Date: 08/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DAVID WADSWORTH
KAREN L WADSWORTH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-24220

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code. ★

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

***Pheple Federal Credit Union
Claim #9 is excepted from
discharge per the stipulated
orders at Doc. Nos. 147 and 170**

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
David Wadsworth
Karen L Wadsworth
Debtors

Case No. 17-24220-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 28, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David Wadsworth, Karen L Wadsworth, 309 Baltimore Street, Belle Vernon, PA 15012-1562
14714448	+ Wesbanco Inc, 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 28 2023 23:36:00	Carrington Mortgage Services, LLC, et al., 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	Email/Text: pconley@westmorelandfcu.org	Aug 28 2023 23:39:00	Westmoreland Community Federal Credit Union, 230 Theobald Avenue, BUILDING G, GREENSBURGH, PA 15601
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Aug 28 2023 23:39:00	WESBANCO BANK, INC, 1 BANK PLAZA, WHEELING, WV 26003-3565
14759829	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 28 2023 23:36:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14714439	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 28 2023 23:37:00	Brclysbankde, Po Box 8803, Wilmington, DE 19899-8803
14714440	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 28 2023 23:36:00	Carrington Mortgage Services, 1600 South Douglass Road., Suite 200-A, Anaheim, CA 92806-5948
15558806	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 28 2023 23:36:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14714441	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 28 2023 23:38:00	Cb/buckle, Po Box 182789, Columbus, OH 43218-2789
14714442	Email/Text: mrdiscen@discover.com	Aug 28 2023 23:36:00	Discoverbank, Po Box 15316, Wilmington, DE 19850
14714443	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 28 2023 23:37:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
14714444	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2023 23:38:00	Midland Fund, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14754122	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2023 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14714445	Email/Text: RVSVCBICNOTICE1@state.pa.us		

District/off: 0315-2

User: auto

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Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 26

		Aug 28 2023 23:38:00	PA Dept. of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14726564	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2023 23:41:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14715308	+ Email/PDF: rmscedi@recoverycorp.com	Aug 29 2023 00:41:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14728243	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 28 2023 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14732037	+ Email/Text: ebnpeoples@grblaw.com	Aug 28 2023 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14790338	Email/Text: bnc-quantum@quantum3group.com	Aug 28 2023 23:38:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14714446	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2023 23:40:38	Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
14714447	Email/Text: vci.bkcy@vwcredit.com	Aug 28 2023 23:38:00	Vw Credit, 2333 Waukeegan Rd, Deerfield, IL 60015
14725481	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 28 2023 23:37:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14757816	Email/PDF: ebn_ais@aisinfo.com	Aug 28 2023 23:40:42	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14743848	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 28 2023 23:40:57	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14714450	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 28 2023 23:41:02	Wfds/wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Carrington Mortgage Services, LLC
cr		VW Credit, Inc.
14745576		Westmoreland Community Federal Credit Union
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15427555	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., PHEPLE FEDERAL CREDIT UNION, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601
14714451	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., Wstmrlnd Fcu, 238 S Pennslyvania Ave, Greensburg, PA 15601
14714449	##+	Westmoreland Community Federal, 1007 Georges Station Road, Greensburg, PA 15601-6982

TOTAL: 4 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

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Date Rcvd: Aug 28, 2023

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor VW Credit Inc. bnicholas@kmlawgroup.com
Corey J. Sacca	on behalf of Debtor David Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Corey J. Sacca	on behalf of Joint Debtor Karen L Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Heather Stacey Riloff	on behalf of Creditor Carrington Mortgage Services LLC logsecf@logs.com, Michelle@mvrlaw.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, et al. pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor BANK OF AMERICA N.A. KRLITTLE@FIRSTAM.COM
Kristen D. Little	on behalf of Creditor Carrington Mortgage Services LLC, et al. KRLITTLE@FIRSTAM.COM
Natalie Norina Piscione	on behalf of Creditor Westmoreland Community Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
TOTAL: 11	